



INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Complete if Known			
				Application Number		09/646,728	
				Filing Date		April 27, 2001	
				First Named Inventor		Jammal et al.	
				Group Art Unit		3628	
				Examiner Name	Nga B. Nguyen		
Sheet	1	of	4	Attorney Docket Number		2762-113-II	

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U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY
		Number	Kind Code ² (if known)			
MM	A	5,239,462			Jones et al.	Aug. 24, 1993
MM	B	5,262,941			Saladin et al.	Nov. 16, 1993
MM	C	5,611,052			Dykstra et al.	Mar. 11, 1997
MM	D	5,649,116			McCoy et al.	Jul. 15, 1997
MM	E	6,078,903			Kealhofer	Jun. 20, 2000

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	T ⁶
		Office ³ Code	Number ⁴	Kind ⁵ (if known)			
MM	F		WO 01/52121	A2	Canadian Imperial Bank Of Commerce	19 July 2001	

Examiner Signature *Nga Nguyen* Date Considered *5/14/04*

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code.

⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language translation is attached. AB indicates that only an English language abstract is attached.



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Sheet 2 of 4 Attorney Docket Number 2762-113-II

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
M	G	MERTON, R. C., "Theory of Rational Option Pricing", pp. 141-183.	
M	H	MERTON, R. C., "On The Pricing of Corporate Debit: The Risk Structure of Interest Rates", The Journal of Finance , pp. 449-470.	
M	I	BLACK, F. and COX, John C., "Valuing Corporate Securities: Some Effects of Bond Indenture Provisions", The Journal of Finance , vol. XXXI, No. 2, pp. 351-367, May 1976	
M	J	GESKE, R., "The Valuation of Corporate Liabilities As Compound Options", Journal of Financial and Quantitative Analysis , pp. 541-552, November 1977.	
M	K	LELAND, H. E., "Corporate Debt Value, Bond Covenants, and Optimal Capital Structure", The Journal of Finance , vol. XLIX, No. 4, pp. 1213-1252, September 1994.	
M	L	MCQUOWN, J. A., "Market vs. Accounting Based Measures of Default Risk", McQuown, J. A. , San Francisco, California, pp. 1-23, September 1993.	
M	M	LELAND, H. E. and TOFT, K. B., "Optimal Capital Structure, Endogenous Bankruptcy, and the Term Structure of Credit Spreads", The Journal of Finance , vol. LI, No. 3, pp. 987-1019, July 1996.	
M	N	ANDERSON, R. W. and SUNDARESAN, S. "Design and Valuation of Debt Contracts", The Review of Financial Studies , vol. 9, No. 1, pp. 37-68, Spring 1996.	
M	O	BRENNAN, M. J. and SCHWARTZ, E. S., "Corporate Income Taxes, Valuation, and the Problem of Optimal Capital Structure", Journal of Business , vol. 51, No. 1, pp. 103-114, 1978.	
M	P	BRIYS, E. and VARENNE de, F. "Valuing Risky Fixed Rate Debt: An Extension", Journal of Financial and Quantitative Analysis , vol. 32, No. 2, pp. 239-248, June 1997.	
M	Q	FLANNERY, M. J. and SORESCU, S. M., "Evidence of Bank Market Discipline in Subordinated Debenture Yields: 1983-1991", The Journal of Finance , vol. LI, No. 4, pp. 1347-1377, September 1996.	
M	R	GORTON, G. and SANTOMERO, A. M., "Market Discipline and Bank Subordinated Debt", Journal of Money, Credit, and Banking , vol. 22, No. 1, pp. 119-128, February 1990.	
Examiner Signature	Nga Nguyen		Date Considered 5/14/04

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OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS

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mm	S	LONGSTAFF, F. A. and SCHWARTZ, E. S., "A Simple Approach to Valuing Risky Fixed and Floating Rate Debt", The Journal of Finance , vol. L, No. 3, pp. 789-819, July 1995.	
mm	T	MELLO-BARRAL,.. and PERRAUDIN, W., "Strategic Debt Service", Journal of Finance , pp. 1-44, 1997.	
mm	U	MELLO, A. S. and PARSONS, J. E., "Measuring the Agency Cost of Debt", The Journal of Finance , vol. XLVII, No. 5, pp. 1887-1904, December 1992.	
mm	V	RONN, E. I. and VERMA, A. K., "Pricing Risk-Adjusted Deposit Insurance: An Option-Based Model", The Journal of Finance , vol. XLI, No. 4, pp. 871-895, September 1986.	
mm	W	CURNOW, R. N. and DUNNETT, C. W., "The Numerical Evaluation of Certain Multivariate Normal Integrals", University of Reading , pp. 571-579, December 13, 1961.	
mm	X	OHLSON, J. A., "Financial Ratios and the Probabilistic Prediction of Bankruptcy", Journal of Accounting Research , vol. 18, No. 1, pp. 109-131, Spring 1980.	
mm	Y	STEENACKERS, A. and GOOVAERTS, M. J. "A Credit Scoring Model for Personal Loans", Insurance: Mathematics and Economics 8, pp. 31-34, 1989.	
mm	Z	ZAVGREN, C. V., "The Prediction of Corporate Failure: The State of the Art", Journal of Accounting Literature , vol. 2, pp. 1-38, 1983.	
mm	AA	BOYES, W. J., HOFFMAN, D. L. and LOW, S. A., "An Econometric Analysis of the Bank Credit Scoring Problem", Journal of Econometrics 40, pp. 3-14, 1989.	
mm	AB	BEAVER, W. H., "Financial Ratios as Predictors of Failure", Empirical Research in Accounting: Selected Studies , pp. 71-111, 1996.	
mm	AC	MYERS, J. H., and FORGY, E. W., "The Development of Numerical Credit Evaluation System", American Statistical Association Journal , pp. 799-806, September 1963.	
mm	AD	ALTMAN, E. I., "Financial Ratios, Discriminant Analysis and the Prediction of Corporate Bankruptcy", The Journal of Finance , vol. XXIII, No. 4, pp. 589-609, September 1968.	
mm	AE	EDMISTER, R. O., "An Empirical Test of Financial Ratio Analysis for Small Business Failure Prediction", Journal of Financial and Quantitative Analysis , pp. 1477-1493, March 1972.	

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FORM PTO-1449 INFORMATION DISCLOSURE STATEMENT				ATTY. DOCKET NO. 1807.007001	APPLICATION NO. 09/646,728		
				APPLICANTS Jammal et al.			
				INTERNATIONAL FILING DATE March 19, 1999	GROUP 2463 3628		
JUN 29 2001 O I P 508 U.S. PATENT DOCUMENTS							
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE	
MM TRADE	AA1	5,611,052	3/11/97	Dykstra et al.	395 705	208 38	11/1/93
MM	AB1	5,239,462	8/24/93	Jones et al.	364 705	408 38	2/25/92
MM	AC1	5,262,941	11/16/93	Saladin et al.	364 705	408 38	3/30/90
AD1							
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AJ1							
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FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION	
	AL1					Yes No	
	AM1					Yes No	
	AN1					Yes No	
	A01					Yes No	
	AP1					Yes No	
OTHER (Including Author, Title, Date, Pertinent Pages, etc.)							
AM	AR	1	Copy of International Search Report from International Application No. PCT/US99/05978, mailed: May 20, 1999, 5 pages.				
	AS	1					
	AT	1					
EXAMINER	Nganguyen			DATE CONSIDERED 07/14/04			
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